

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:

**Steven G. Mercer**

Debtor(s)

Chapter: **13**  
Case Number: **5-16-00577**

**CERTIFICATE OF MAILING**

The undersigned employee in the office of:

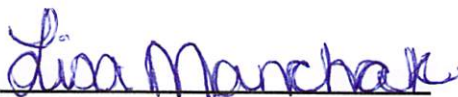
**Tullio DeLuca, Esquire**

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hereby certifies that a copy of the attached Notice & Motion to Incur Debt was mailed today to all parties named on the mailing list attached hereto by regular first class mail.

DATED: December 11, 2020

SIGNED: \_\_\_\_\_



TITLE: Legal Assistant

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

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IN RE : CHAPTER 13  
STEVEN G. MERCER :  
Debtor(s) : CASE NO. 5-16-00577

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NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST

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NOTICE IS HEREBY GIVEN that Debtor filed a Motion to Incur New Debt to purchase a home with the United States Bankruptcy Court for the Middle District Court of Pennsylvania. Objections to said Motion to Incur New Debt to purchase a home shall be filed with the Clerk, U.S. Bankruptcy Court, 274 Max Rosenn, U.S. Courthouse, 197 South Main St., Wilkes-Barre, PA 18701, on or before December 25, 2020. All objections shall conform to the Federal Rules of Bankruptcy Procedure and shall be served upon Debtors' Counsel and upon Chapter 13 Trustee. Hearing on any Answers or Objections will be heard on January 14, 2021 at 9:30 a.m. via telephonic hearing.

If no objections are timely filed and served upon the following individuals, the Court may enter an Order granting the Motion to Incur New Debt to purchase a home.

Tullio DeLuca, Esquire  
381 N 9th Avenue  
Scranton PA 18504  
[Attorney for Debtor(s)]

Date of Notice: December 11, 2020

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

\*\*\*\*\*

IN RE : CHAPTER 13  
STEVEN G. MERCER :  
Debtor(s) : CASE NO. 5-16-00577

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MOTION TO INCUR POST-PETITION DEBT

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AND NOW COMES, Steven G. Mercer, the Debtor, by and through his Counsel, Tullio DeLuca, Esq. and files this Motion to Allow Debtor to Incur New Debt for the purchase of a home and states the following:

1. Debtor filed a Chapter 13 Petition with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Debtor has applied for a loan to purchase property located at 118 Swartz St., Dunmore, PA 18512.
3. Debtor was renting to own the above property and paying rent. The mortgage will replace the rental payments.
4. The term of the loan is 360 months. The monthly payment will be \$1,072.99, with an interest rate of 3.625%.
5. Debtor contends that incurring this debt will not interfere with his Chapter 13 Bankruptcy and that there will be no adverse affect on pre-petition creditors.

WHEREFORE, Debtor respectfully requests that this Honorable Court grant the Debtor's request and enter order permitting the purchase as set forth herein, and for such other and further relief to which Debtor may be entitled to.

Dated: December 11, 2020

Respectfully Submitted,

By: /s/Tullio DeLuca  
Tullio DeLuca, Esq.  
Counsel for Debtor  
381 N. 9<sup>th</sup> Avenue  
Scranton, Pa 18504

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

\*\*\*\*\*

IN RE : CHAPTER 13  
STEVEN G. MERCER :  
Debtor(s) : CASE NO. 5-16-00577

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ORDER APPROVING DEBTOR'S MOTION TO INCUR DEBT

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**IT IS ORDERED** that the Motion to Incur Debt filed on December 10, 2020  
is hereby GRANTED.

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY, UT 84130-0285

CAPITAL ONE BANK, N.A.  
PO BOX 71083  
CHARLOTTE, NC 28272-1083

DISCOVER BANK  
PO BOX 3025  
NEW ALBANY, OHIO 43054-3025

HOME DEPOT CREDIT SERVICES  
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TOYOTA MOTOR CREDIT  
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WELLS FARGO BANK  
MAC F8235-02F  
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DES MOINES, IA 50306-0438

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FORT MILL, SC 29715-7203

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